

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Scott Palmer Holmes

Case No.: 5-18-01995MJC

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

Creditor Name:	Freedom Mortgage Corp
Court Claim Number:	4
Last Four of Loan Number:	7926
Property Address if applicable:	1616 Capouse Ave

**PART 2: CURE AMOUNT**

**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$14,548.02
b.	Prepetition arrearages paid by the trustee:	\$14,548.02
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$14,548.02

**PART 3: POSTPETITION MORTGAGE PAYMENT**

Mortgage is paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: April 27, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Scott Palmer Holmes

Case No.: 5-18-01995MJC

Chapter 13

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on April 27, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Tullio DeLuca, Esquire  
381 N 9<sup>th</sup> Ave  
Scranton PA 18504

**Served by First Class Mail**

Freedom Mortgage Corp  
10500 Kincaid Dr  
Fishers IN 46037-9764

Scott Palmer Holmes  
1616 Capouse Ave  
Scranton PA 18509

I certify under penalty of perjury that the foregoing is true and correct.

Date: April 27, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 18-01995 SCOTT PALMER HOLMES

FREEDOM MORTGAGE CORPORATION  
10500 KINCAID DRIVE

FISHERS, IN 46037-

Sequence: 24

Modify:

Filed Date: 7/6/2018 12:00:00AM

Hold Code:

Acct No: 7926/PRE ARREARS/1616 CAF

Amt Sched:	\$163,538.00	Debt:	\$14,548.02	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$14,548.02	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		

## 5200 FREEDOM MORTGAGE CORPORATION

520-0	FREEDOM MORTGAGE CORPORATIC	10/14/2021	2005525	\$123.88	\$0.00	\$123.88	10/29/2021
520-0	FREEDOM MORTGAGE CORPORATIC	09/14/2021	2004504	\$586.56	\$0.00	\$586.56	09/22/2021
520-0	FREEDOM MORTGAGE CORPORATIC	08/18/2021	2003464	\$1,466.40	\$0.00	\$1,466.40	08/27/2021
520-0	FREEDOM MORTGAGE CORPORATIC	07/14/2021	2002425	\$122.08	\$0.00	\$122.08	08/02/2021
520-0	FREEDOM MORTGAGE CORPORATIC	04/15/2021	1229060	\$532.32	\$0.00	\$532.32	04/27/2021
520-0	FREEDOM MORTGAGE CORPORATIC	01/19/2021	1226005	\$532.32	\$0.00	\$532.32	02/02/2021
520-0	FREEDOM MORTGAGE CORPORATIC	11/03/2020	1223325	\$532.31	\$0.00	\$532.31	11/13/2020
520-0	FREEDOM MORTGAGE CORPORATIC	10/15/2020	1222468	\$526.47	\$0.00	\$526.47	10/23/2020
520-0	FREEDOM MORTGAGE CORPORATIC	09/17/2020	1221427	\$526.47	\$0.00	\$526.47	09/25/2020
520-0	FREEDOM MORTGAGE CORPORATIC	07/07/2020	1219327	\$526.47	\$0.00	\$526.47	07/23/2020
520-0	FREEDOM MORTGAGE CORPORATIC	06/02/2020	1218319	\$526.47	\$0.00	\$526.47	06/15/2020
520-0	FREEDOM MORTGAGE CORPORATIC	04/14/2020	1216243	\$545.77	\$0.00	\$545.77	04/29/2020
520-0	FREEDOM MORTGAGE CORPORATIC	03/12/2020	1214948	\$545.77	\$0.00	\$545.77	03/26/2020
520-0	FREEDOM MORTGAGE CORPORATIC	02/13/2020	1213644	\$545.77	\$0.00	\$545.77	02/21/2020

<u>Claim</u>	<u>Name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	FREEDOM MORTGAGE CORPORATIC		01/16/2020	1212276	\$545.77	\$0.00	\$545.77	01/27/2020
520-0	FREEDOM MORTGAGE CORPORATIC		12/12/2019	1210897	\$545.77	\$0.00	\$545.77	12/19/2019
520-0	FREEDOM MORTGAGE CORPORATIC		11/07/2019	1209571	\$545.77	\$0.00	\$545.77	11/13/2019
520-0	FREEDOM MORTGAGE CORPORATIC		09/26/2019	1207213	\$1,114.94	\$0.00	\$1,114.94	10/02/2019
520-0	FREEDOM MORTGAGE CORPORATIC		08/07/2019	1205792	\$544.60	\$0.00	\$544.60	08/15/2019
520-0	FREEDOM MORTGAGE CORPORATIC		07/11/2019	1204416	\$544.60	\$0.00	\$544.60	07/19/2019
520-0	FREEDOM MORTGAGE CORPORATIC		06/06/2019	1203042	\$544.59	\$0.00	\$544.59	06/14/2019
520-0	FREEDOM MORTGAGE CORPORATIC		05/09/2019	1201734	\$544.60	\$0.00	\$544.60	05/17/2019
520-0	FREEDOM MORTGAGE CORPORATIC		04/11/2019	1200383	\$870.52	\$0.00	\$870.52	04/19/2019
520-0	FREEDOM MORTGAGE CORPORATIC		03/12/2019	1199034	\$218.68	\$0.00	\$218.68	03/21/2019
520-0	FREEDOM MORTGAGE CORPORATIC		02/07/2019	1197865	\$544.60	\$0.00	\$544.60	02/14/2019
520-0	FREEDOM MORTGAGE CORPORATIC		01/10/2019	1196657	\$344.52	\$0.00	\$344.52	01/18/2019
Sub-totals:						\$14,548.02	\$0.00	\$14,548.02
Grand Total:						\$14,548.02	\$0.00	